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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/819,497	03/28/2001	Pamela S. Yegge	P04838US0	4781
22885	7590	01/27/2005	EXAMINER	
MCKEE, VOORHEES & SEASE, P.L.C. 801 GRAND AVENUE SUITE 3200 DES MOINES, IA 50309-2721			KALINOWSKI, ALEXANDER G	
			ART UNIT	PAPER NUMBER
			3626	

DATE MAILED: 01/27/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/819,497

Applicant(s)

YEGGE ET AL.

Examiner

Alexander Kalinowski

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 27 October 2004.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 21, 38 and 39 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 21, 38 and 39 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

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DETAILED ACTION

1. Applicant filed an amendment on 10/27/2004 amending claim 21 and adding new claims 38 and 39. In light of Applicant's amendment of claim 21, the Examiner withdraws the grounds of rejection of claim 21 based on 35 USC 103. However, new grounds of rejection necessitated by Applicant's amendment are established in the instant office action as set forth in detail below.

Response to Arguments

2. Applicant's arguments with respect to claim 21 have been considered but are moot in view of the new ground(s) of rejection.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 21, 38 and 39 are rejected under 35 U.S.C. 103(a) as being unpatentable over Schneider, Pub. No. 2002/0103688 in view of "The Andersons, Inc. Licenses Software to American Agrisure Farmers Gain Powerful new Marketing Tool" (hereinafter Andersons) and Stalcup, Larry, "Elevate your market advice" (hereinafter Stalcup).

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As to claims 21, 38 and 39, Schneider discloses A new computer-implemented method for providing integrated financial management services to a crop producer (see abstract) comprising:

providing crop insurance services to the producer, including an evaluation of the proper level of crop insurance where the producer is neither overinsured nor underinsured such that the proper level is used by the crop producer (see paragraph 17);

providing financial management services, including an ongoing analysis of break even points and profitability, the ongoing analysis based in part on the proper level of crop insurance (see paragraph 16 and paragraph 23);

updating the ongoing analysis of break even points and profitability with the sales contracts executed by the producer (see paragraph 23)

presenting a computer generated output to the crop producer showing results from the integrated financial management services, the results including analysis of break even points and profitability (paragraph 25)

Schneider does not explicitly disclose

integrating the crop insurance services, financial management services, and marketing services and

providing marketing services, including an evaluation as to the profitability of a potential sales contract based upon current data from the financial management services, such that sales contracts are executed by the producer

However, Andersons discloses software for developing Marketing plans for farmers to best suit their objectives (see press release). Andersons discloses integrating

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the crop insurance services, financial management services, and marketing services (see press release). Andersons further discloses using the software to provide marketing services (see press release). It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the integrated services and marketing services software as disclosed by Andersons within Schneider for the motivation of helping farmers make increasingly complex decisions to succeed in their business (page 1).

Schneider and Andersons do not explicitly disclose
recording projected income and expense data for the crop producer;
updating at least a portion of the projected income and expense data on a periodic basis with actual income and expense data for the crop producer; and
providing ongoing analysis of break even points and profitability based upon actual and projected income and expense data.

However, Stalcup discloses recording projected income and expense data for the crop producer (i.e. recommendations take into account ... storage availability and cost, cash flow needs, crop insurance, production estimates ...)(page 2, paragraph 1).

Stalcup also discloses updating at least a portion of the projected income and expense data on a periodic basis with actual income and expense data for the crop producer (i.e. growers follow the progress of their transactions in real time by accessing their individual accounts ... set the basis at any time before delivering their grain ...)(page 2).

Furthermore, Stalcup discloses providing ongoing analysis of break even points and profitability based upon actual and projected income and expense data (page 2,

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paragraph 1 and last four paragraphs).). It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include the aforementioned limitations as discloses by Stalcup within Schneider and Andersons for the motivation of maintaining customer loyalty by providing beefed up farmer marketing services (page 1).

Conclusion

5. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

- a. "Capture weather premiums" discloses a grain marketing analysis and management research project.
- b. "ECI farm equity manager software" discloses a credit and product analysis program.

6. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the

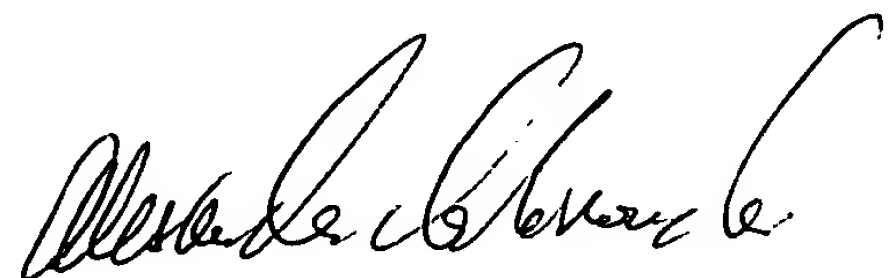
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shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Alexander Kalinowski, whose telephone number is (703) 305-2398. The examiner can normally be reached on Monday to Thursday from 9:00 AM to 6:30 PM. In addition, the examiner can be reached on alternate Fridays.

If any attempt to reach the examiner by telephone is unsuccessful, the examiner's supervisor, Joseph Thomas, can be reached on (703) 305-9588. The fax telephone number for this group is (703) 305-7687 (for official communications including After Final communications labeled "Box AF").

Hand delivered responses should be brought to Crystal Park 5, 2451 Crystal Drive, Arlington, VA, 7th Floor, receptionist.



Alexander Kalinowski

Primary Examiner

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1/24/05